WHAT IS CLAIMED IS:

1.   A cryptographic system in a computer system, said cryptographic system comprising:

    at least one server;

5   a database, said database constructed and arranged to contain sensitive information, said database responsive to signals from said server; and

    a key repository process on said server, said key repository process responsive to signals from said server, said key repository having at least one master key, said at least one master key being constructed and arranged to manage information in said database, said key repository

10   constructed and arranged for centralized administration of said keys, said key repository further constructed and arranged to authorize access to said sensitive information in said database;

    wherein upon a signal from said server, said key repository authorizes access to said information.

15   2.   A cryptographic system as in claim 1, wherein said signal from said server to said key repository is transmitted from an application.

3.   A cryptographic system as in claim 2, wherein said application is pre-authorized to receive said sensitive information.

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4.   A cryptographic system as in claim 1, wherein said signal from said server to said key repository is transmitted from an application.

5.   A cryptographic system as in claim 1, wherein said key repository process resides in

25   physical memory.

6.   A cryptographic system as in claim 1, wherein said key repository process is in non-swappable physical memory.